

FIGURE 1

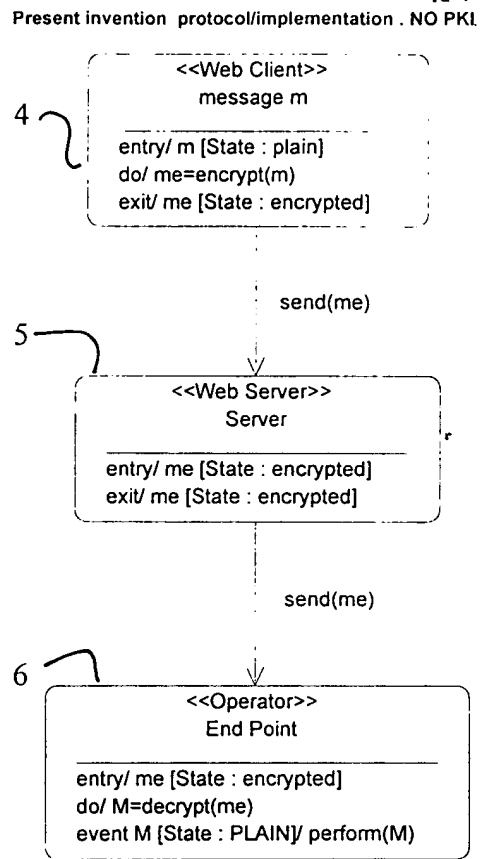
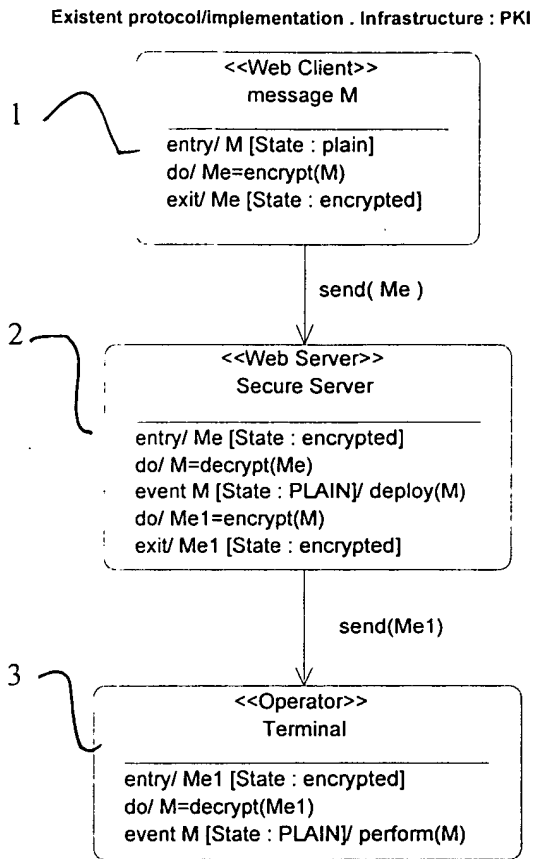
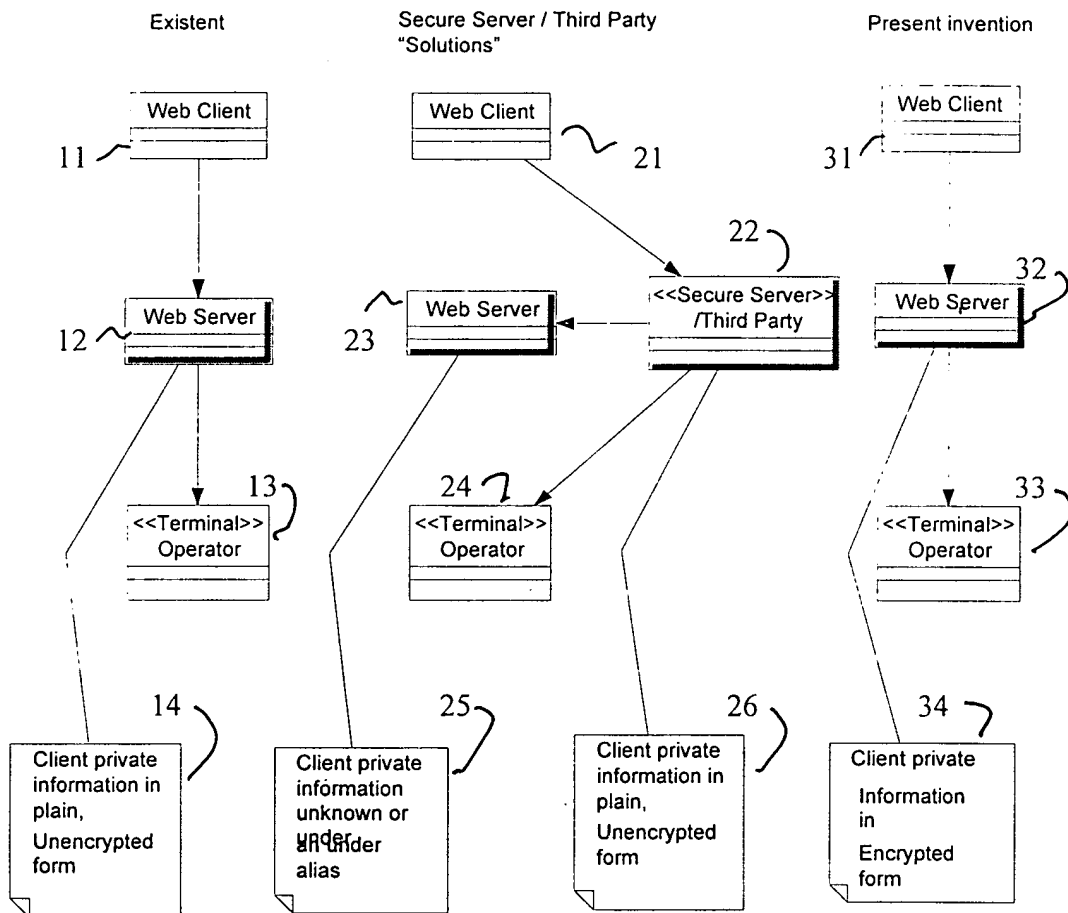


FIGURE 2

Private information flow comparison



The diagram illustrates a transaction process involving three main entities: a Web Client (52), a Web Server (51), and a Bank (53). The process is numbered 1 through 9, with additional steps 40, 41, 42, 43, 44, 45, 46, 47, 48, and 49.

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sequenceDiagram
    participant WC as Web Client
    participant WS as Web Server
    participant B as Bank
    Note over WC: 3: ck=generateCommunicationKey(cardNr,parameter)
    WC->>WS: 1: requestForPurchase
    WS->>WC: 2: requestForCardNr
    Note over WC: 4: sendCommunicationKey(ck)
    WC->>WS: 4: sendCommunicationKey(ck)
    WS->>B: 5: requestForTransaction(ck)
    B->>WS: 8: responseToRequestForTransaction
    Note over B: 6: cardNr=authenticateClient(ck)
    Note over B: 7: performTransaction(cardNr)
    B->>WC: 9: responseToRequestForPurchase
    
```

Sequence of Events:

- 1: requestForPurchase** (41): Web Client (52) sends a request to the Web Server (51).
- 2: requestForCardNr** (42): Web Server (51) sends a request to the Web Client (52).
- 3: ck=generateCommunicationKey(cardNr,parameter)** (43): Web Client (52) generates a communication key (ck).
- 4: sendCommunicationKey(ck)** (44): Web Client (52) sends the communication key (ck) to the Web Server (51).
- 5: requestForTransaction(ck)** (45): Web Server (51) sends a request to the Bank (53).
- 6: cardNr=authenticateClient(ck)** (46): Bank (53) authenticates the client using the communication key (ck).
- 7: performTransaction(cardNr)** (47): Bank (53) performs the transaction using the card number (cardNr).
- 8: responseToRequestForTransaction** (48): Bank (53) sends a response to the Web Server (51).
- 9: responseToRequestForPurchase** (49): Web Server (51) sends a response to the Web Client (52).

Additional Information:

- 40:** The communication key (ck) represents the encrypted equivalent of the Card number (cardNr).
- 46:** Card number (cardNr) represents the decrypted equivalent of the communication key (ck).
- 50:** CardNr1, CardNr2,
- 51:** Web Server
- 52:** Web Client
- 53:** Bank

Notes:

- The communication key (ck) has no meaning for the Web Server, which is used only like a carrier for this specific information, in contrast with the existing solutions, where instead of ck, the Card number is used.
- Any attempt to use the communication key (ck) more than once results in an authentication failure and therefore the Card number remains unknown to any third party involved in the transaction between the Client and the Bank.

FIGURE 3

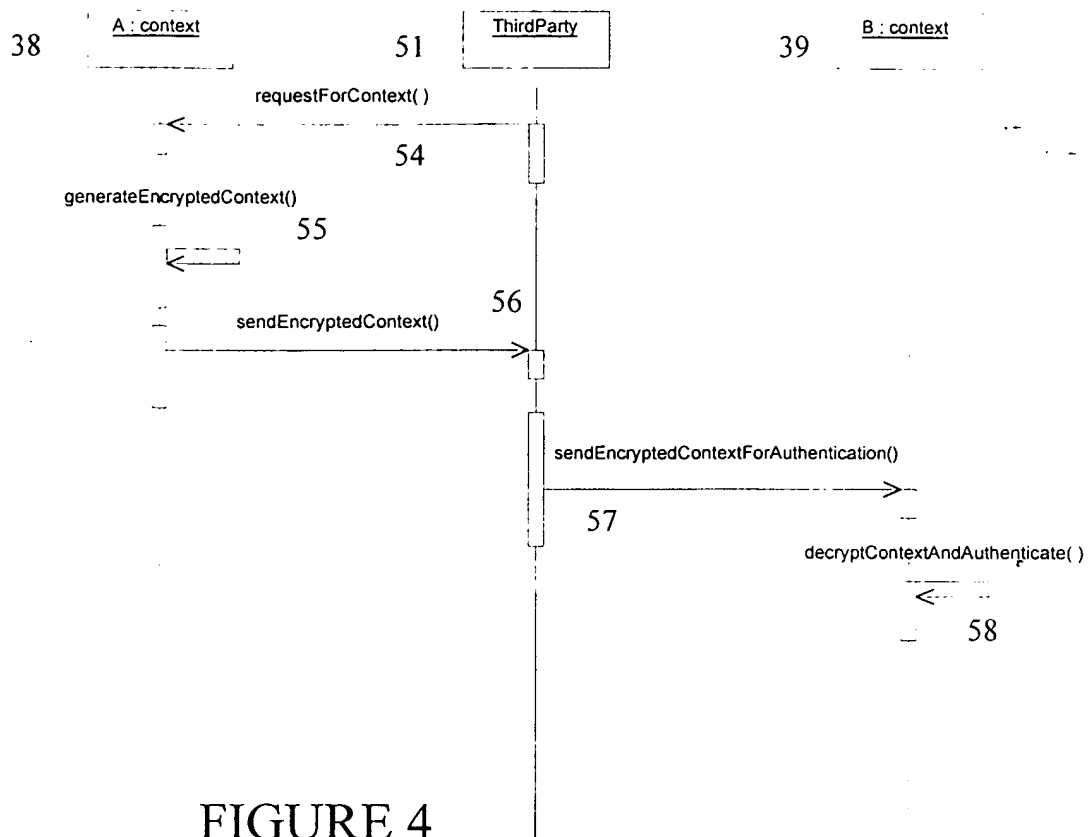


FIGURE 4

FIGURE 5

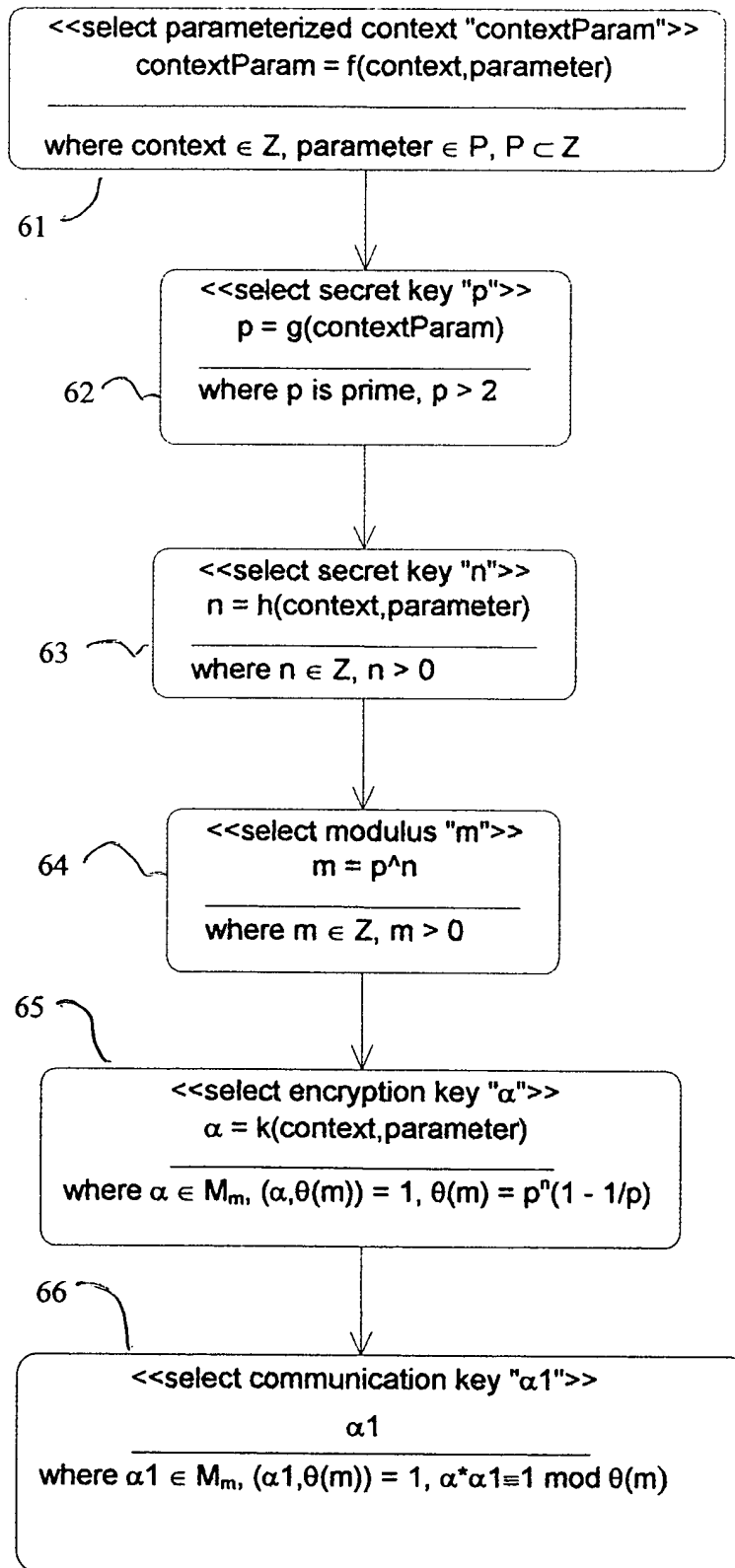


FIGURE 6

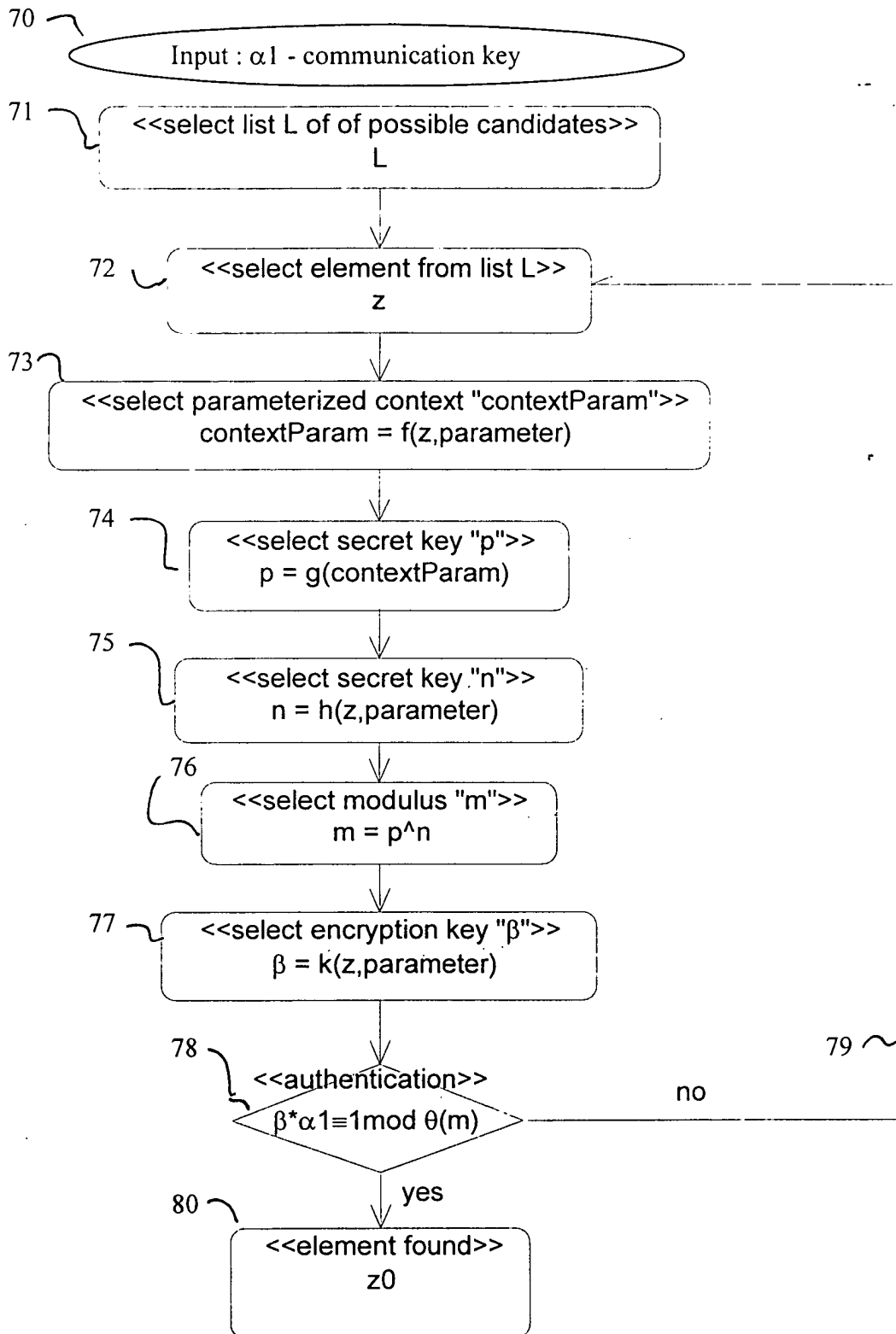
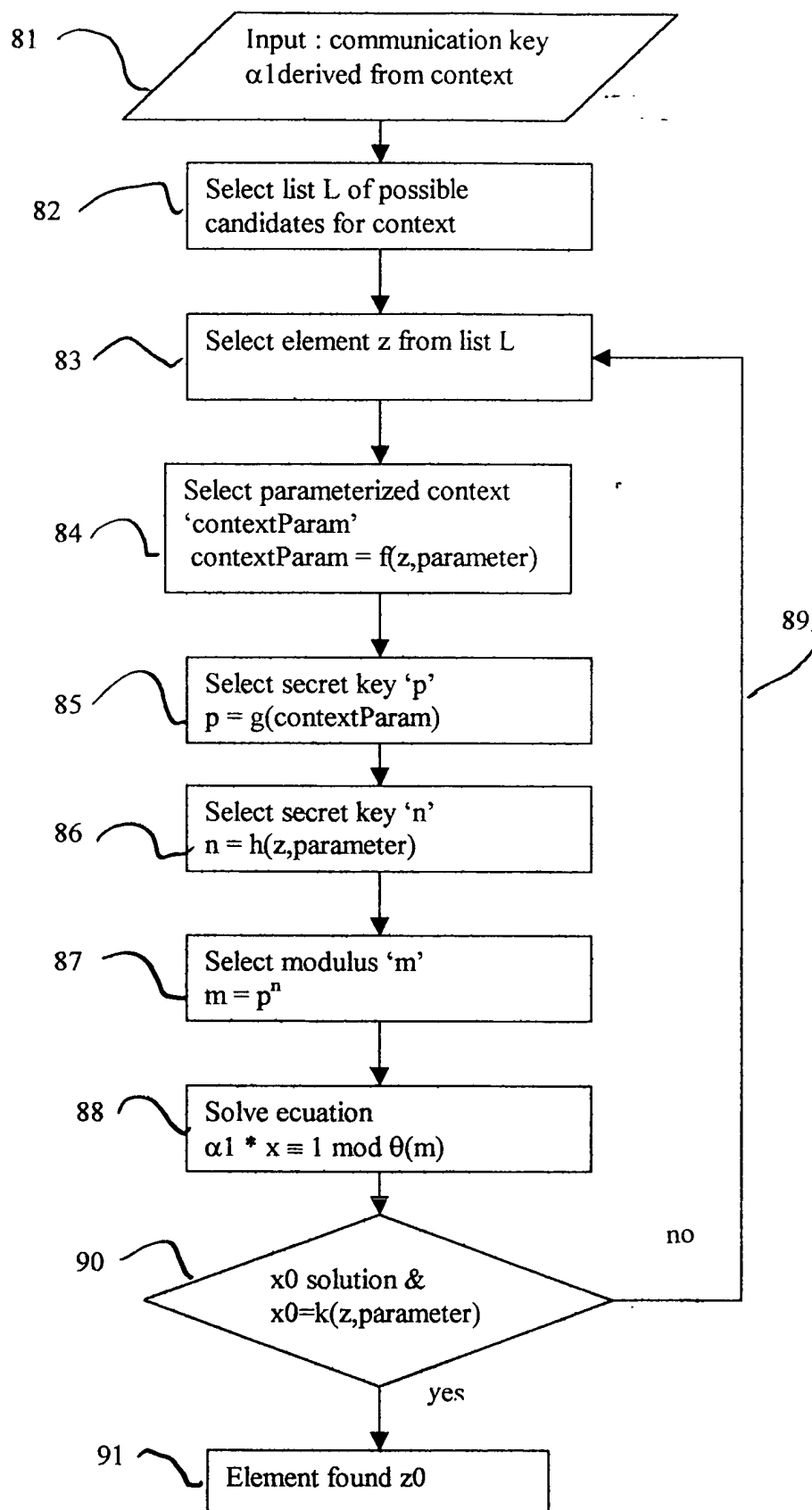


FIGURE 7



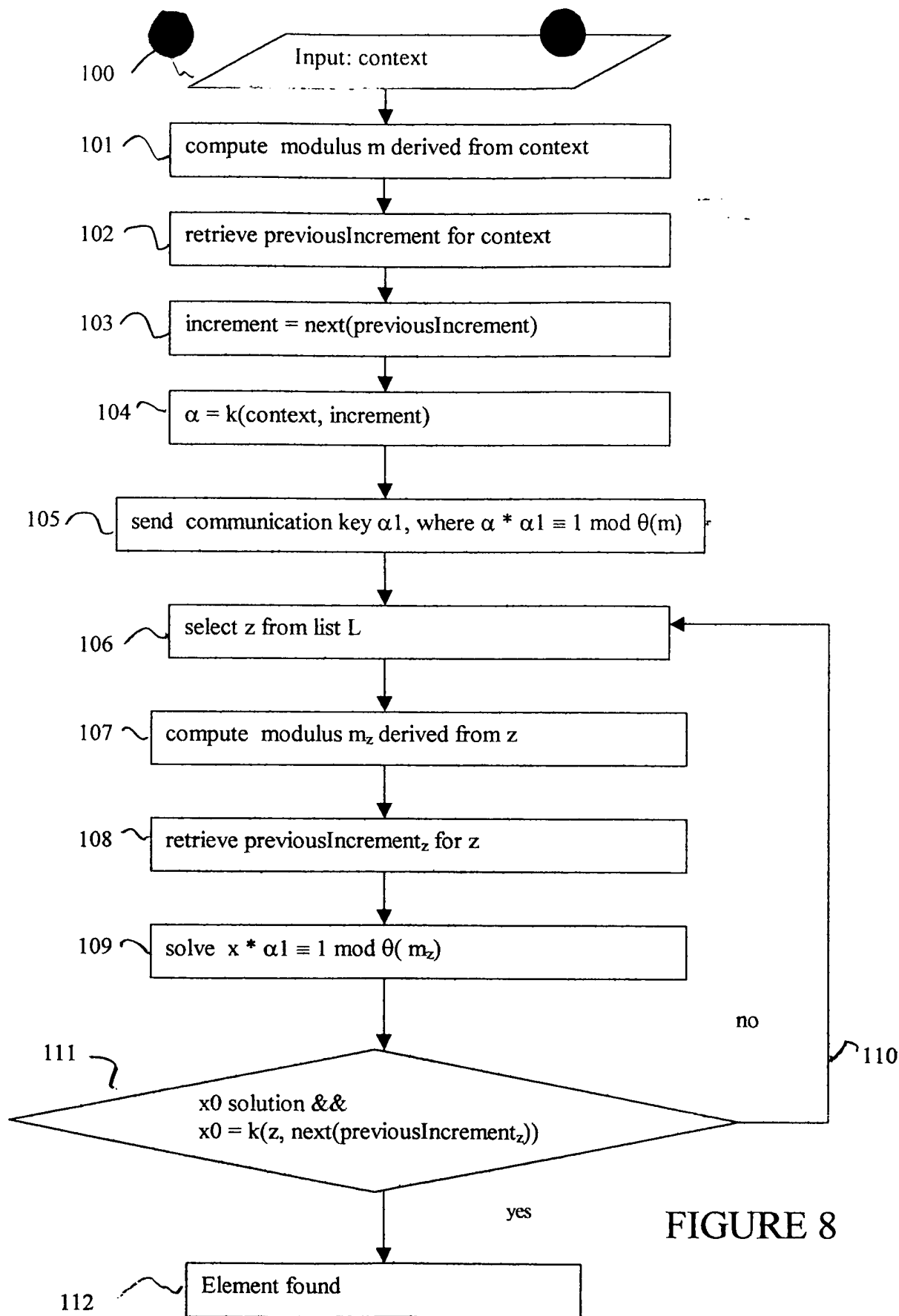
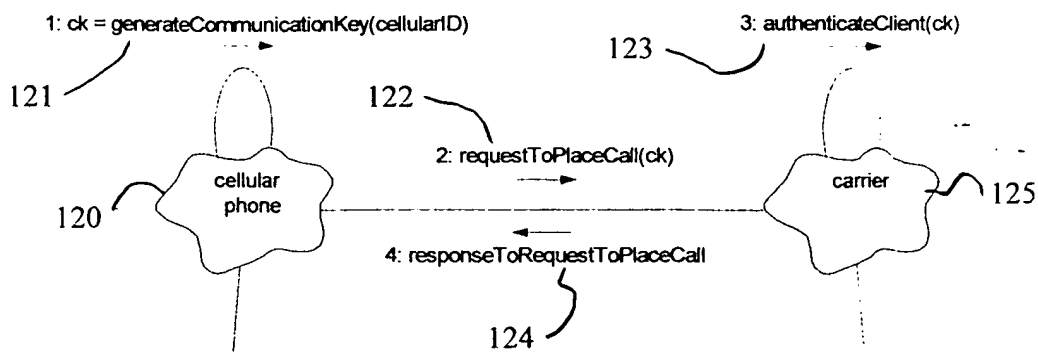


FIGURE 8



cellularID represents the cell phone id code, such as ESN and/or MIN, where ESN=Electronic Serial Number and MIN=Mobile Identification Number. ck represents the encrypted equivalent of the cellularID and a parameter such as a counter and/or date/time stamp.

the carrier (cellular phone company) processes the request if the communication key was derived from any of various key data from a previously provided data pool related to the client, such as the cell phone id code, in combination with a parameter such as a counter and date/time stamp.

FIGURE 9